

FGLI BIWEEKLY AND MONTHLY PREMIUMS - EFFECTIVE JANUARY 1, 2003

Basic insurance, per \$1,000 of coverage

	Biweekly	Monthly
Employee Withholding	\$0.1500	\$0.3250
Government Contribution	\$0.0750	\$0.1625

Option A: No change WITHHOLDINGS FOR OPTION A - Amount of Withholding

Age Band	Biweekly	Monthly
Under age 35	\$0.30	\$0.65
Ages 35 – 39	\$0.40	\$0.87
Ages 40 – 44	\$0.60	\$1.30
Ages 45 – 49	\$0.90	\$1.95
Ages 50 - 54	\$1.40	\$3.03
Ages 55 – 59	\$2.70	\$5.85
Ages 60 – 64	\$6.00	\$13.00
Ages 65- 69	\$6.00	\$13.00
Ages 70 and over	\$6.00	\$13.00

Option B , per \$1,000 of coverage

Age Band	Biweekly	Monthly
Under age 65	\$0.03	\$0.065
Ages 35 – 39	\$0.04	\$0.087
Ages 40 – 44	\$0.06	\$0.130
Ages 45 – 49	\$0.09	\$0.195
Ages 50 – 54	\$0.14	\$0.030
Ages 55 - 59	\$0.28	\$0.607
Ages 60 – 64	\$0.60	\$1.300
Ages 65 – 69	\$0.71	\$1.538
Ages 70 – 74	\$0.87	\$1.885
Ages 75 – 79	\$1.07	\$2.318
Ages 80 & Over	\$1.27	\$2.752

Option C, per multiple

Age Band	Biweekly	Monthly
Under Age 35	\$0.27	\$0.59
Ages 35 – 39	\$0.34	\$0.74
Ages 40 – 44	\$0.46	\$1.00
Ages 45 - 49	\$0.60	\$1.30
Ages 50 – 54	\$0.90	\$1.95
Ages 55 – 59	\$1.45	\$3.14
Ages 60 – 64	\$2.60	\$5.63
Ages 65 – 69	\$3.00	\$6.50
Ages 70 – 74	\$3.40	\$7.37
Ages 75 – 79	\$4.50	\$9.75
Ages 80 & over	\$6.00	\$13.00